VOL. XXIX No. 256



opriations 9.-Although Congress

er and harbor appropria-propriation of \$25,000,000 ably better than the proear. zes the Secretary of War

mations of several river which undoubtedly will appropriations. examinations authorized Cork: nd, between Huntington

a view to the construc-impstead Harbor of New New York; Ogdensburg view to removing the annel at the inner end nel, opposite the mouth d widening the channel. its mouth to Hudsor depth of 30 feet, and a me depth.

Hudson to the dam at g a depth of 27 feet, with

.Y., with a view to the

between Staten Island

with a view to the re-

with a view to removing dept huniform with Bay

e Champlain, N.Y. h a view to securing a of any proposition for local interests.

nd Echo Bay, N.Y. channels, with a view to creased width and depth of commerce from lower ritan Bay, Arthur Kill, el north of Shooters laapper New York Bay

RWORK BAY RAILWAY LINE.

For construction work on ee thousand men will be

nich the spring thaw has at the current year will tion. cleared of trees to withn, and the grading work at by October. Supply Split Lake to the Bay

he work requires an admen, made up of engi-lge-erectors.skilled labor

TS WANTED.

.- Railroads have been ommerce Commission to in connection with the statements wanted in owing industrial tracks in part by the railroads. to agreements with spestrial tracks. Complete operty on roadways and buildings, signals and elegraph lines, electrical perty except lands and



ed with the commission

Liverpool :--

March 22nd building in the city shall light ers, nor shall put any alcohol or oil in such heaters. This latter operation shall be done outside of the Steerage Branch, 23 Steercy, 530 St. Catherin The penalty is a fine not exceeding forty dollars, or, in default, imprisonment not exceeding two months.



Only 7 Per Cent. of Claims Are Brought to Trial the southwest part of lot 68 Cote des Neiges ward. for \$11,653.

Mederic Limoges and others sold to Miss Louise Li-That administration of workmen's compensation moges lot 18-25b, Hochelaga ward, having an area of as by the courts is the most unsatisfactory sys-4,510 feet on Orleans street, for \$5,000.

the conclusion reached by the American As-rive is the conclusion reached by the American As-rive is the conclusion reached by the American As-rive is the conclusion reached by the American As-plated an investigation into the operation of com-lot4 Sherbrooke street, for \$7.750. sation law in this country. No other single issue, J. C. Odilion Bertrand sold to Donat Legault lot

it is stated, is the subject of so much legislative ac-trity in the United States and somewhat the same 1225-239, St. Mary ward, with buildings 1046 to 1052 stem is in force in some of the provinces of Can-Cartier street, measuring 25 by 67 feet, for \$6,945.

in the course of the investigation not only were Isidore Freedman sold to Aaron Ness lot \$10. St. Lawrence ward, on St. Charles Borromee street; and officials, employers, and workers interviewed, many officials, employers, and workers interviewed, but 55 cases from court records were studied, and having an area of 11,899 feet, for \$27,000. nany were followed up to the homes of the workers.

unable to engage such expert lawyers or witnesses as

reavailable for the employer. Under the New Jer-Only sixteen real estate transfers were registered are available for the employer. Under the New ser-sey law the court determines the amount to be paid in fees by the claimant to his counsel. As counsel's fee is customarily determined by the amount of the award, and not by the work done, attorneys can usual-by solid by the work done, attorneys can usual-try solid by the work done, attorneys can usual-by solid by the work done, attorneys can usual-try solid by the work done, attorneys can usual-try solid by the work done, attorneys can usual-by solid by the work done, attorneys can usual-try solid by the work done, attorneys can usual-try solid by the work done, attorneys can usual-by solid by the work done, attorneys can usual-try solid by the work done, attorneys can usual-by 100 feet, for \$39,600. claims on a speculative basis. Thus very few minor claims are brought to court.

The Seminary of St. Sulpice sold to the city of claims are brough to courts a settlements registered with the "A scrutiny of the settlements registered with the Department of Labor showed that though many of the settlements were irregular, only 7 per cent. of the G. T. Ry, tracks and those of the C. P. By., and desettlements were integrated in the courts. The absence of signated by Nos. 3,410 and 3,411, parish of Montreal, machinery for administration of the act clearly allows having an area of 30,901 feet to the southeast of St. with impunity. So frequently does this occur that Ltd., for \$25,000. the Association endorses the estimate of the National

D. R. WILKIE'S ESTATE, \$459,994. Civic Federation and the American Federation of La-

method is the amount of time consumed in making from the entitient of claims arising from holdings, approximately \$459,994.24. 22 fatal cases the average length of time was 271/2



 $125 \\ 197$

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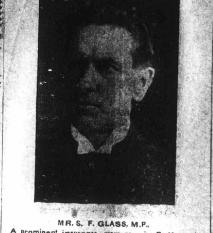
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76 50

BID ASKED Aberdeen Estates. Peudin Ltd. Pellevue Land Co. Fleury Inv. Co. Caledonian Realty (com.). Carteiran Consolidated Land, Limited. Cartier Realty. Central Park, Lachine City Central Real Estate (com.). City Estates. Limited. Corporation Estates. 100 City Estates, Limited. Corporation Estates. Core St. Luc & R. Inv. C. C. Cottrell, 7% (pfd.). Crystal Spring Land Co. Crystal Spring Land Co. Drummond Realties, Limited. Dorval Land Co. Drummond Realties, Limited. Fort Realty Co. Limited. Greater Montreal Land Inv. (fod.). Highland Factory Sites, Limited. Improved Realties Limited (com.). K. & R. Realty Co. Kenmore Realty Co. 90 $174 \\ 100$ $\frac{25}{50}$ 78}

IIII DJUJUANGED DANULE LIGHTED GAS LEAK HUNTS
A by-law prohibiting the use of any other than electif umps in the search for hicken gas leaks has been a coted by the City Council. This is one of the reforms long advocated by Chief Tremblay, as a fire protective measure. A suggestion of equal im-portance, that plumbers be prevented from using andles when working near partitions or in cellars has been disregarded. Those working, however, may fire by-law, which kaping the house.
The by-law, which kaping the house.
The by-law, which was infrod uced by Ald Loranger, rovides that:
"No person shall use any lamps other than electric in plumbing fixtures, under pain of the penalty hyret.
"No person engaged in any plumbing work in any wilding in the eity shall high in buse.
"No person engaged in any plumbing work in any



A prominent insurance man now in Parliament.



Failure of German Alleged Submarine Blockade Reflected in Insurance Prices

PREPARE FOR BRITISH MOVE

Underwriters Devise New. Clauses to Meet Retaliatory Blockade-No Insurance on Goods Imported From Germany Through Neutral Ports.

Citle Federation and the American Federation of La-bor that 10 per cent. of the amount due as compensa-tion to the workers of New Jersey is never paid at all. "A most serious deficiency following from the court "A most serious deficiency following from the court tween his three children. He left, mainly in stock war risk insurance are not showing much variation. WORKMEN'S COMPENSATION Underwriters here state that there has been practi-

or from countries contiguous to German). Austria and to such countries will be subject to many delays af-ter the British declaration becomes effective, and in order to fully protect themselves against this contin-gency, underwriters have prepared choices to cover gency, underwriters have prepared choises to save this situation, the following clause beins typical: "Warranted free from any expense, bass and (or) "Warranted free from any expense, bass and (or) pre-emption or detainments by the British Govern ent or their allies."

surance on British steamers to Liverpool while Am-erican steamers secured 1% per cent. To London 1½ per cent. is quoted and has been paid on several large lines on British steamers. Euclish and French Instrance and Accident. Instrance Co., 164 St. Jones M. 2017 Contents of the second state of

"GENERAL WELFARE AGENT" TO BE

The Canadian Pacific Railway Company is to establish a new department to be presided over by an and the will be known as a "General Welfare"

PERSONALS	STANDARD FIRE POLICY ADOPTED FOR FIRST TIME Raleigh. N.C. March 9The standard form of fire insurance policy which was unanimously adopted by the National Convention of Insurance Commissioners has been enacted as a law by the Lesislatura of Newton
Mr. F. J. McKenna is in town from Shetbrooke. Mr. R. B. Colwell, of Halifax, is at the Windsor. Mr. E. Nerlich, of Toronto, is at the Ritz-Carlton.	
Mr. J. Tyson Williams, of Lennoxville, is in town. Mr. B. G. Rowan, of Calgary, is at the Place Viger. Sir James Alkens, M.P., left last night for Ottawa. Mr. H. B. Tremaine, of Ottawa, is at the Windson Mr. C. A. McCarthe, of Quebec, is at the Ritz-Carl- ton.	North Catolina is the first state to pass this law and in splite of the unahimous endorsement of the Insurance Commissioners it is doubtful whether any other state will enact it at the present session. It seems probable that other states will wait upon the action of New York. The present New York form was adopted in 1888, and it has been generally fol- lowed throughout the country. Back of it is the ex- petience of twenty-seven years and a long line of judicial decision construing every clause.
Mr. M. P. Beaudry, of Quebec, is at the Place Viger. Mr. Mortimer Davis has left to attend the Pan- ana Exposition. Mr. George Harm is expected back to-moreow from bit the to Elect.	A committee representing the insurance companies, which has labored long and with great pains in the formation of the proposed standard policy form, has had in mind the great volume of judicial decisions on the subject, but there seems to be some doubt in the minds of equally prominent fire insurance authorities whether further amendments would not improve the present draft. This being the case many under-

his trip to Florid. Mr. A. H. Cook and Mr. A. E. Doucet, of Quebeo are staying at the Place Viger.

GET FREE INSURANCE BY NOT PAYING PREMIUMS. The National Convention of Insurance Commis-

NOT PAYING PREMIUMS. New York, March 9.—The bill now before the New York Legislature which amends the standard fire pol-icy by providins a clause rendering the polley void it the premium is not pard within thirty days after date on which it takes effect, is to be made the subject of an inquiry by the Insurance Department to determine to what extent, if any, the practice prevails of taking out policies and hoding until cancelled for hon-pay-ment, then replaced in another company, thus secur-ing insurance plot from which it such practices might have

to the effect that the poincy uses and or merchandise owned by citizens or subjects of Germany. Austria or Turkey." It can be seen from the above clause that importers of dyestuffs who are willing to take the chance of brinciat German mainfactures inough neutral ports for will not finance shipments without adequate war risk as well. 9 own shipments and carry the war risk as w

or from countries configuous to German). Austria and CLASSIFIED ADVERTISEMENTS

2c. Per Word for the First Insertion Ic. Per Word for Each Subsequent Insertion -----

AGENTS WANTED. Underwriters guoted 14 per cent. for wat risk in- AGENTS- \$50 WEEKLY SELLING AUTOMATIC swivel base eggbeater; entirely new; sample and terms, 25c; money refunded if unsatisfactory. Col-tette Mrg. Company, Collingwood, Ont. WANTED-A FEW GOOD ACENTS -TO SELL Canadian Pacific Railway farm lands. Apply to Joseph H. Smith, Rooms 509-7-8 C. P. R. Building, Toronto, Out.

APPOINTED BY CANADIAN PACIFIC. "THE RIGI," 271 Prince, Arthur street west. There are a few vacancies in this desirable apartment house. Fireproof, all modern conveniences, balcon-hes, Apply Janitor; phone Up 521, or R. P. Adams, Main 7650.

two-bushel jute bags. John H. Rowell, flour and rain merchants, Montreal.

FIRE ENCAPES Factories, Hotels, etc. The Geo. B. Meadows Wire, Iron & Brass Company, Limited, Totonto.

LIVE STOCK.

PAGETHREE

writers and several insurance commissioners are now of the opinion that it is better to go slowly.

The standard fire insurance policy is in some re-spects the most important contract in modern busi-

ness, owing to the enormous amounts involved, and

its universal use.

FREE WILL GIVE FREE TO ANY PERSON Interested in stock or poultry one of our \$0-page illustrated books on how to feed, how to build hen-houses: tells the common diseases of poultry and stock with remedies for same; tells how to cure roup in four days; tells all about our royal purple stock and poultry foods and remedies. Write W. A, Jenkins Mfg. Co. London, Canada.

THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics. After April at No. 544 Sherbrooke St. West. Or apply at Miss Pool's 45 McGill College Ave., Tel. Uptown 210.

PERSONAL.

SHORTS AND FEED SACKS-In good order; also



..... April 19 CO., LIMITED, General

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PACIFIC

EXCURSIONS. esday. and Int. Stations. tio

TAWA HOCKEY RETURN.

Return limit March IL RAIN. ave Windsor St. 3.30 pm. arch 10th, 1915.

FICES: Phone Main 8125 and Windsor St. Station

Contraction of the local sector UNK RAILWAT

EXCURSIONS. estern Canada, via 🕮 until Oct. 26, at very 1 two months.

(Wanderers at Ottawa) March 11th.

es St., Cor. St. France Kavier-Phone Main 6 el "Uptown II Station " Main 13

NEW ST. JOHN, NEWFOUNDLAND, PAPER. St. John, Nfid., March 9. — Another daily paper is about to appear in St. John, N. F. to be published in the morning. Dr. Mosdell and R. Dowden are at the head of the project, and S. Thistle is associated with them. Dr. Mosdell has just been in New York to purchase presses, typesetting machines, etc. Mr. Mosdell recently resigned the editorship of the St. John Mail and Advocate, Mr. Dowden and Mr. Thistle leave the same paper. In the Mail reorganization A. English becomes business manager: James Carmichael and P. J. Kinsilla succeed Mr. Dowden. while the position held by Mr. Thistle is taken over by W. Hardman. John St. John, is promoted to the Position of chief accountant, succeeding Mr. English.

weeks, while in 150 non-fatal cases settlement took an

verage of 23 weeks from the date of the injury. The

Association estimates that the annual cost of litiga-

ion over compensation claims in New Jersey is be-

CURTAIN STARTED BLAZE. A curtain hanging on a room door which might

have caught fire from a Quebec heater, which, accord-

ing to Fireman Noel Leonard, was only a foot and a half from the partition and door, was the explanation

given at yesterday afternoon's investigation before

Fire Commissioner Ritchie, for the cause of the fire

hat occurred at the home of Sam Milnis, 2040 St.

Dominique street, on the evening of March 2nd. It caused about a thousand dollars' worth of damage

to the house which is occupied by the Milnis' family

Milnis. Mrs. Massey said that her loss was \$850 and covered by insurance. Mrs. Milnis' loss does not

STOVE WAS OVERHEATED.

Fire originating from an overheated stove did considerable damage last evening in the home of Oswald

Person, at 2130 East Ontario street. The eastern

division of the brigade, under Deputy-Chief St. Pierre

and District - Chief Gauthier, used two streams to get

nd that of Alex. Massey, who is the brother-in-law of

ween \$500000 and \$60,000.".

exceed three hundred dollars.

the blaze under control.

CITY DISCOURAGES CANDLE

FOR RESIDENCES ONLY.

Cote des Neiges Road, between St. Mary Boule urd and Courtrai street, is to be maintained as a resi-

WITH THE WINNIBES TELEGRAM. Winnipeg, Man., March 9.- J. V. R. Lyman, Jr., J merly on the advertising staff of the New York Times and the Minneapolis Journal, has been apolnted advertising manager of the Winnipeg Telegram. Sand States of States

 $125 \\ 150$ 100 100 175} Ouebe Land Co. Rivera Estates... Rivermere Land Co. Riverriew Land Co. Rockfield Land Co. Rockfield Land Co. St. Andrews Land Co. St. Andrews Land Co. St. Catherine Road Co. Seturity Land Reg. St. Denis Realty Co. St. Lawrence Biyd, Land of Canada... St. Lawrence Heights, Limited... St. Lawrence How & Trust Co... St. Lawrence Inv. & Trust Co... St. Lawrence Realty Co. 100 27 71 75 St. Legis Park. South Shore Realty Co. St. Paul Land Co. Transportation Bidg. (pfd). Union Land Co. Viewbank Realties, Limited. 95 45 50

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 Prudential (com.).
 490

 Prudential 7% pld., 50% paid up (pld.).
 95

 Eastern Securities.
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ROOMS TO LET. 18 Agent. OVERDALE AVENUE, No. 6 - To let, bright large room, with hot and cold water, gas, and all home controts, use of phone and plano; very reasonable, central to both stations, suitable for two gentiemen SITUATIONS WANTED. Lt.-Col. L. R. Johnson has been selected for the SITUATION WANTED AS MULLER- Any wheat, and system, any capacity. Box 127 Journal of Composition. this connection, Sir Thomas Shaushin or married couple merce president of the company, has issued the following TUATION WANTED AS CHIEF by rainoad de-tective: age 50; expert claims adjuster: 10 years' experience: give me a trial; my rainoad experi-ence is a very valuable asset. Box 53 Journal of Compresent 590 SHERBROOKE WEST, Ritz-Carlton Block Single and double rooms, suites. First-class board "In view of the benefits derived from certain volevening dinner. unlary agencies, such as the St. John Ambulance ASSIGNEES & ACCOUNTANTS. Association, the Safety First movement, the Railroad 148) Y. M. C. A. and Athletic Associations. I have de-124 cided to appoint an officer to co-operate in the de-tree. WANTED-POSITION AS TINSMITH and plumber or assistant salesman and plumber; good reference, Box 71 Journal of Commerce. E. R. C. CLARKSON & SONS, Trustee, receivers, liquidators: established 1864. Clarkson, Gordon & Dilworth, chartered accountants, Toronto velopment of such organizations amongst the em-OUNG MAN REQUIRES SITUATION-Bookkeeper ployes of the Canadian Pacific Railway with the title stenographer, references. Box 44, Journal of Con of General Welfare Agent. merce. "Licul-Col. Lacey, R. Johnson, heretofore General Superintendent of Angus Shops District who has been BUSINESS CHANCES WANTED. SNOWSHOES, HOCKEY OUTFITS. DVERTISER, WHO IS A THOROUGHLY PRAC-tical man, would like to meet party or parties with some money to invest in a small woollen mill. Ad-dress, Box 411, Journal of Commerce. SNOWSHOES. TOBOGGANS, SKIB, SKI-BOOTS, skates, boots, woolen outfile, for sale or hire; hoc-key outfiles feady made, \$2.50 suit; also for hire. Secretaries, Phone Up. 1249-5163. Smyth; 310 Dor-observe Wort actively identified with the general uplift of ideals and service among the railroad employes since he joined the service in 1882, will assume that office." EGERTON R. CASE, Registered Patent Solicitor Temple Bids., Corner Bay and Richmond Sis., Tor-onto. Offices: Ottawa, Washington, Booklet or chester West. SESSION MAY BE SHORT. TYPEWRITER REPAIRS. Ottawa. March 9 .- The expectation now is that the AGENTS FOR AMERICAN OLIVER TIPEWRIT-ers. Expert repairs on all makes. American Machin-ists. Limited, 324 Crais West. Main 1815. request. 34 A.A.A. House will be able to adjourn by Easter. BUSINESS OPPORTUNITIES. The budget debate is likely to be out of the way The budget debate is likely to be out of the way this week and after that little business ermains to be accomplished. THE FIRST CITY SURVEY. THE FIRST SURVEY. THE FIRST CITY SURVEY. THE FIRST SU TUNGSTEN LAMPS. VERYTHING ELECTRICAL FOR LIGHTING. heating and wiring. Phone for quick service. St Electrical Co., 803 St. Catherine West. Up. 1375. The first survey of New York City was made in A. R. Mana onto, Ont. FOR SALE. REST. RECREATION AND SOLID CONFORT -These are the attractions of Gray Hocks Inn. These stremous times. business men and their families can with every home confort at less cost than they can at home. This 1656 when the city had 120 houses and 1,000 inhabi-USE YOUR SPARE TIME TO BUILD UP A MAIL order business of your own; we help you start for a share in profits; 27 opportunities; particulars free. Mutual Opportunities Exchange, Burfalo, NY. tants. It now has 366,540 buildings and about 5,-580000 inhabitants, SEED CORN-CANADIAN GROWN SEED CORN for sale. G. T. Crow, Prairie Siding. On POURED OIL ON STOVE. Three Rivers, Que, March 9 .- At Baptist Island comfort at less cost than they can at home This ime of year the place, running waier in the house, was also place, running waier in the house, was also great blg fire-place is ideal; great blg fire-rican plan. These or write for particulars, 0, 12 Wheeler, Program, Ste. Joide Station, Quebec 70 yesterday Mrs. H. Boberg was so badly burned that SOLDIERS' SWAGGER STICKS AND CAVALRY she died from her injuries this afternoon. The deand artillery whips: large stocks and all made-in-Canada goods retail. The Alligator, St. Catherine ceased had poured coal oil in a wood stove. Canada g St. West. CORRUGATED GALVANIZED IRON SOLD DIRECT to consumers by the manufacturers, write for cala-logue and prices. W. E. Dillon Co., Limited, 183 George street, Toronio. TONE WAS IRREGULAR.

Philadelphia, March 9 .- Market opened , irregular, Penna. 52 %; Reading 72%, off %.